

<b>UNITED STATES BANKRUPTCY COURT</b> Eastern District of Pennsylvania (Reading)		<b>NOTICE OF CHANGE OF ADDRESS</b>
Name of Debtor(s): Ann Krueger-Ruff Duane F. Ruff		<b>COURT USE ONLY</b>  <input checked="" type="checkbox"/> Check this box if you are changing the address that notices will go to.
Name of Creditor: PHH Mortgage		
Name of Current Servicer of account: PHH Mortgage Services		
Name and NEW Address where notices should be sent: PHH Mortgage Corporation ATTN Bankruptcy Department PO Box 24605 West Palm Beach, FL 33416  Telephone Number: 855-689-7367		
Prior notice address: 1 Mortgage Way Mount Laurel, NJ 08054		
Name and address where payments should be sent: PHH Mortgage Services PO Box 24781 ATTN: SV 19 West Palm Beach, FL 33416  Telephone Number: 800-750-2518		
<b>1. Account Number: 8735</b>		<input type="checkbox"/> Check this box if the account number has changed.
<b>2. Court Claim Number: 14</b>		
<b>3. Signature:</b>  <b>Check the appropriate box.</b>		
<input type="checkbox"/> I am the creditor. <input checked="" type="checkbox"/> I am the creditor's authorized agent. (Attach copy of power of attorney, if any.) <input type="checkbox"/> I am the trustee, or the debtor. <input type="checkbox"/> I am a guarantor, surety, endorser, or other codebtor.		
By: <u>/s/ John Shelley</u> Authorized Filing Agent for PHH Mortgage Services		Date: <u>02/18/2023</u>

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION

IN RE: CASE NO.: 21-10287  
**Ann Krueger-Ruff** CHAPTER: 13  
**Duane F. Ruff**  
**Debtor(s).**

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**CERTIFICATE OF SERVICE**

I hereby certify that on or before February 21, 2023, I served a copy of this Notice and all attachments upon each of the entities named below by the court's notice of electronic filing or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid, addressed to each of them as follows:

**SERVICE LIST**

*Debtor:* *By U.S. Postal Service First Class Mail Postage Prepaid:*  
Ann Krueger-Ruff  
5776 Keith Lane  
Emmaus, PA 18049-5047

*By U.S. Postal Service First Class Mail Postage Prepaid:*  
Duane F. Ruff  
5776 Keith Lane  
Emmaus, PA 18049-5047

*Debtor's Attorney:* *By CM / ECF Filing:*  
KEVIN K. KERCHER  
Law Office of Kevin K. Kercher, Esq., PC  
881 Third Street  
Suite C-2  
Whitehall, PA 18052

*Trustee:* *By CM / ECF Filing:*

*Trustee:*

SCOTT F. WATERMAN [Chapter 13]  
Chapter 13 Trustee  
2901 St. Lawrence Ave.  
Suite 100  
Reading, PA 19606

/s/ John Shelley

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InfoEx, LLC  
(as authorized agent for PHH Mortgage  
Services)